

10/1/09

Kentucky Teachers' Retirement System
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www.ktrs.ky.gov

FREQUENTLY ASKED QUESTIONS

GENERAL:

Q1) DO I NEED TO RE-ENROLL?

A) This is a passive enrollment for the *majority* of KTRS retirees. If you are not Cross-Referenced, have reviewed the benefits grid and rate chart, and do not need to make any changes, you do not have to re-enroll. However,

- If you are a retiree cross-referenced with: an active employee or a KCTCS Retiree, you **MUST** complete a ***PAPER*** application during the ***active open enrollment October 12 – 25***.
- If you are a retiree cross-referenced with a KRS Retiree, you **MUST** complete a ***PAPER*** application during the ***retiree*** open enrollment.
- If you are dissatisfied with the option you chose in 2009, you should re-enroll.
- If you need to enroll/drop a dependent, you should re-enroll.
- If your smoking status has changed, you should re-enroll.

Q2) WHEN MUST I ENROLL?

A) Open Enrollment materials are expected to be mailed early October. KTRS Open Enrollment will begin October 12. If you need to make a change, your application (web or paper) must be received in the KTRS office no later than October 31, 2009 (unless you are cross-referencing with an active employee or KCTCS retiree (See Q1)).

Q3) I DID NOT RECEIVE A BOOKLET OR APPLICATION. WHAT DO I DO?

A) KTRS will enclose the 2010 benefits grid (with changes) and KTRS rate/contribution chart in the open enrollment packet. Both the Handbook and Application will be available on the KTRS website listed at the top of this page. If you do not have internet access and you need to make a change, you may contact KTRS by telephone (see top of page) or return the card that will be enclosed in your packet. All retiree applications/web enrollment must be in the KTRS office no later than October 31, 2009.

Q4) I AM A RETIREE WHO HAS RETURNED TO WORK. WHAT DO I NEED TO DO?

A) If your active employment makes you eligible for insurance coverage, you will need to waive coverage through KTRS. Active employees who have access to the Kentucky Employees Health Plan (KEHP) will experience a mandatory enrollment. You will need to contact your active coordinator and enroll October 12 – 25, 2009. (In a few cases, if your active coverage is not as good as your retirement coverage, you *may* be permitted to keep the KTRS coverage. You should contact KTRS if you have any questions.)

Q5) HOW DO I CALCULATE MY COST?

(A) If you are a **retiree** with 20 or more years of service credit, your cost will be the same as an active employee. However, if you have less than 20 years of service credit or are a spouse of a retiree, you should refer to the chart that will be mailed to you with your open enrollment materials. This chart can also be found on the KTRS website listed at the top of this page. If you have additional questions regarding your premium, you should contact KTRS.

Q6) I WILL BE 65 IN 2010. WHAT DO I DO?

A) KTRS will mail you a “Turning 65” packet (with instructions) approximately three months prior to your 65th birthday. You may also logon to KTRS’ website, Retired Members tab.

KEHP BENEFITS ANALYZER:

Q7) I RECEIVED A “KEHP BENEFITS ANALYZER” LETTER. WHAT IS THIS ABOUT?

A) These letters will be mailed to KTRS retirees with 20 or more years of service and covered at KTRS from January 1, 2008 – June 30, 2009, from Thomson Reuters (who is contracted to gather the claims data from Humana and Express Scripts). (Neither your retirement system nor the Department of Employee Insurance has access to your claims information.) This letter is being sent to assist you in making the most cost-effective plan decisions for 2010.

Q8) MY CONTRIBUTION OR CLAIMS INFORMATION IS NOT CORRECT. HOW CAN I GET A CORRECTED LETTER?

(A) If you had changes to your coverage, this letter may not be as beneficial to you as those who had no changes during this period. You can still log on to Humana and Express Scripts to download your claims and compare to the premiums you paid.

Q9) WHY DIDN’T I RECEIVE A BENEFITS ANALYZER LETTER?

(A) The full benefit of the analyzer could not be assured to KTRS retirees with less than 20 years of service and/or covered less than 18 months.

KTRS WEB ENROLLMENT:

Q10) HOW DO I ENROLL ON THE WEB?

A) KTRS mailed Member Identification (ID) Letters to retirees October 1. Password letters will be mailed the first full week of October. Retirees must have their Member ID and Password before logging on to the KTRS website.

Q11) WHAT DO I DO IF I HAVE MISPLACED MY MEMBER ID LETTER?

A) You should contact KTRS and request it be mailed to you again. However, remember your KTRS Web Enroll Member ID is the same as your KTRS alternate ID. This Member ID will most likely be on any communication (letter, EFT stub, etc.) you receive from KTRS.

Q12) WHAT DO I DO IF I HAVE MISPLACED MY PASSWORD LETTER?

A) Contact KTRS via email or telephone.

Q13) WHAT DO I DO IF I HAVE LOCKED MYSELF OUT OF KTRS’ WEB ENROLLMENT (I.E. MISENTERED ID AND/OR PASSWORD TOO MANY TIMES)?

A) Contact KTRS for a reset.